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Notes Ref: Residential Capital LC Date 8/28/13
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BETTIE JEAN YELDER 2915 CANTELOU ROAD MONTGOMERY AL 36108-6033



RE: Account Number 7437196280

Property Address 2915 CANTELOU ROAD MONTGOMERY, AL 36108

Dear BETTIE JEAN YELDER:

We have not yet received your mortgage payment for this month. On 03/07/2012, a late fee of \$30.49 was charged to your account. The total amount due is now \$1,923.13, which may include additional unpaid items.

Please pay this amount immediately to avoid additional fees. If you have already mailed this payment, simply include your outstanding late fee(s) with your next month's payment.

As a reminder, all payments are due to our office on the monthly due date as explained in your loan documents. Late fees are not charged until your grace period expires.

If you are experiencing financial difficulties, we are here to help. Please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Please let us hear from you.

Special Notice for members of the United States Military and their families

At GMAC Mortgage, we are committed to doing what we can to support our customers in the military. If you or a family member are in the military, you may be eligible for certain rights and protections under the Servicemembers Civil Relief Act (SCRA), including a reduction in the interest rate on your mortgage for the duration of your active duty plus a period of one year thereafter, as well as protection from foreclosure for the duration of your active duty plus a period of nine months thereafter. Even if you are not eligible under SCRA, we encourage all military personnel to contact us whether or not you have questions or problems relating to your mortgage. Please feel free to contact us at 1-866-961-1412 or via email at Military.Families@gmacm.com.



Collection Department Loan Servicing

Please Note:

This is an attempt to collect a debt and any information obtained will be used for that purpose.